

INFORMATION DISCLOSURE STATEMENT BY APPLICANT (Not for submission under 37 CFR 1.99)	Application Number		09892627
	Filing Date		2001-06-28
	First Named Inventor		Bill Kitchen
	Art Unit		3692
	Examiner Name		Clement B. Graham
	Attorney Docket Number		23952-0037

Examiner Initial*	Cite No	Foreign Document Number ³	Country Code ²	Kind Code ⁴	Publication Date	Name of Patentee or Applicant of cited Document	Pages, Columns, Lines where Relevant Passages or Relevant Figures Appear	T ⁵
CG	1	97/41537	WO	A2	1997-11-06	VERIFONE, INC., WILLIAMS, Humphrey, et al.		<input type="checkbox"/>

If you wish to add additional Foreign Patent Document citation information please click the Add button

Add

NON-PATENT LITERATURE DOCUMENTS

Remove

Examiner Initials*	Cite No	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc), date, pages(s), volume-issue number(s), publisher, city and/or country where published.	T ⁵
CG	1	Open Financial Exchange Specification 1.0.2, May 30, 1997, 1997 CheckFree Corporation, Intuit Inc., Microsoft Corporation, pages 1-302.	<input type="checkbox"/>
CG	2	"Checkfree delivers e-bill," Internet Week, September 30, 1996.	<input type="checkbox"/>
CG	3	"Utilities, phone companies pilot electronic billing," Item Processing Report, November 7, 1996.	<input type="checkbox"/>
CG	4	"Utilities adopt web bill payment plans," Computer World, August 25, 1997.	<input type="checkbox"/>

If you wish to add additional non-patent literature document citation information please click the Add button

Add

EXAMINER SIGNATURE

Examiner Signature	C GRAHAM	Date Considered	6/29/07
--------------------	----------	-----------------	---------

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through a citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

¹ See Kind Codes of USPTO Patent Documents at www.USPTO.GOV or MPEP 901.04. ² Enter office that issued the document, by the two-letter code (WIPO Standard ST.3). ³ For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document.

⁴ Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST.16 if possible. ⁵ Applicant is to place a check mark here if English language translation is attached.

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number.

INFORMATION DISCLOSURE STATEMENT BY APPLICANT <small>(Not for submission under 37 CFR 1.99)</small>	Application Number	09892627
	Filing Date	2001-06-28
	First Named Inventor	Bill Kitchen
	Art Unit	3692
	Examiner Name	Clement B. Graham
	Attorney Docket Number	23952-0037

U.S.PATENTS						Remove
Examiner Initial*	Cite No	Patent Number	Kind Code ¹	Issue Date	Name of Patentee or Applicant of cited Document	Pages, Columns, Lines where Relevant Passages or Relevant Figures Appear
CG	1	5694551		1997-12-02	Doyle, et al.	
CG	2	5696902		1997-12-09	Leclercq, et al.	
CG	3	5884288		1999-03-16	Chang, et al.	
CG	4	5920847		1999-07-06	Kolling, et al.	
CG	5	5920848		1999-07-06	Schutzer, et al.	
CG	6	6023684		2000-02-08	Pearson	
CG	7	6029141		2000-02-22	Bezos, et al.	
CG	8	6029147		2000-02-22	Horadan, et al.	

INFORMATION DISCLOSURE STATEMENT BY APPLICANT <i>(Not for submission under 37 CFR 1.99)</i>	Application Number		09892627
	Filing Date		2001-06-28
	First Named Inventor		Bill Kitchen
	Art Unit		3692
	Examiner Name		Clement B. Graham
	Attorney Docket Number		23952-0037

Examiner Initial*	Cite No	Foreign Document Number ³	Country Code ² ¹	Kind Code ⁴	Publication Date	Name of Patentee or Applicant of cited Document	Pages, Columns, Lines where Relevant Passages or Relevant Figures Appear	T ⁵
CG	1	97/41537	WO	A2	1997-11-06	VERIFONE, INC., WILLIAMS, Humphrey, et al.		<input type="checkbox"/>

If you wish to add additional Foreign Patent Document citation information please click the Add button

NON-PATENT LITERATURE DOCUMENTS

Examiner Initials*	Cite No	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc), date, pages(s), volume-issue number(s), publisher, city and/or country where published.	T ⁵
CG	1	Open Financial Exchange Specification 1.0.2, May 30, 1997, 1997 CheckFree Corporation, Intuit Inc., Microsoft Corporation, pages 1-302.	<input type="checkbox"/>
CG	2	"Checkfree delivers e-bill," Internet Week, September 30, 1996.	<input type="checkbox"/>
CG	3	"Utilities, phone companies pilot electronic billing," Item Processing Report, November 7, 1996.	<input type="checkbox"/>
CG	4	"Utilities adopt web bill payment plans," Computer World, August 25, 1997.	<input type="checkbox"/>

If you wish to add additional non-patent literature document citation information please click the Add button

EXAMINER SIGNATURE

Examiner Signature	C GRAHAM	Date Considered	6/29/07
--------------------	----------	-----------------	---------

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through a citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

¹ See Kind Codes of USPTO Patent Documents at www.USPTO.GOV or MPEP 901.04. ² Enter office that issued the document, by the two-letter code (WIPO Standard ST.3). ³ For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document.

⁴ Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST.16 if possible. ⁵ Applicant is to place a check mark here if English language translation is attached.

INFORMATION DISCLOSURE STATEMENT BY APPLICANT <i>(Not for submission under 37 CFR 1.99)</i>	Application Number	09892627
	Filing Date	2001-06-28
	First Named Inventor	Bill Kitchen
	Art Unit	3692
	Examiner Name	Clement B. Graham
	Attorney Docket Number	23952-0037

U.S.PATENTS						Remove
Examiner Initial*	Cite No	Patent Number	Kind Code ¹	Issue Date	Name of Patentee or Applicant of cited Document	Pages, Columns, Lines where Relevant Passages or Relevant Figures Appear
CG	1	5694551		1997-12-02	Doyle, et al.	
CG	2	5696902		1997-12-09	Leclercq, et al.	
CG	3	5884288		1999-03-16	Chang, et al.	
CG	4	5920847		1999-07-06	Kolling, et al.	
CG	5	5920848		1999-07-06	Schutzer, et al.	
CG	6	6023684		2000-02-08	Pearson	
CG	7	6029141		2000-02-22	Bezos, et al.	
CG	8	6029147		2000-02-22	Horadan, et al.	

INFORMATION DISCLOSURE STATEMENT BY APPLICANT (Not for submission under 37 CFR 1.99)		Application Number	09892627
		Filing Date	2001-06-28
		First Named Inventor	Bill Kitchen
		Art Unit	3692
		Examiner Name	Clement B. Graham
		Attorney Docket Number	23952-0037

CG	9	6031625		2000-02-29	Sherman, et al.	
CG	10	6047268		2000-04-04	Bartoli, et al.	
CG	11	6049786		2000-04-11	Smorodinsky	
CG	12	6055510		2000-04-25	Henrick, et al.	
CG	13	6058380		2000-05-02	Anderson, et al.	
CG	14	6205437		2001-03-20	Gifford	
CG	15	5724424		1998-03-03	Gifford	

If you wish to add additional U.S. Patent citation information please click the Add button.

U.S.PATENT APPLICATION PUBLICATIONS

Examiner Initial*	Cite No	Publication Number	Kind Code ¹	Publication Date	Name of Patentee or Applicant of cited Document	Pages, Columns, Lines where Relevant Passages or Relevant Figures Appear
	1					

If you wish to add additional U.S. Published Application citation information please click the Add button.

FOREIGN PATENT DOCUMENTS

INFORMATION DISCLOSURE STATEMENT BY APPLICANT (Not for submission under 37 CFR 1.99)		Application Number	09892627
		Filing Date	2001-06-28
		First Named Inventor	Bill Kitchen
		Art Unit	3692
		Examiner Name	Clement B. Graham
		Attorney Docket Number	23952-0037

CG	9	6031625		2000-02-29	Sherman, et al.	
CG	10	6047268		2000-04-04	Bartoli, et al.	
CG	11	6049786		2000-04-11	Smorodinsky	
CG	12	6055510		2000-04-25	Henrick, et al.	
CG	13	6058380		2000-05-02	Anderson, et al.	
CG	14	6205437		2001-03-20	Gifford	
CG	15	5724424		1998-03-03	Gifford	

If you wish to add additional U.S. Patent citation information please click the Add button.

U.S.PATENT APPLICATION PUBLICATIONS

Examiner Initial*	Cite No	Publication Number	Kind Code ¹	Publication Date	Name of Patentee or Applicant of cited Document	Pages, Columns, Lines where Relevant Passages or Relevant Figures Appear
	1					

If you wish to add additional U.S. Published Application citation information please click the Add button.

FOREIGN PATENT DOCUMENTS